



Department of Veterans Affairs
Health Administration Center
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SUMMER 2001

Beneficiary Newsletter

President Approves Benefits For Those Over Age 65!

On June 5, 2001, the President signed into law a new program called CHAMPVA for Life which is effective October 1, 2001.

Under this program, individuals who are eligible for CHAMPVA no longer lose their eligibility at age 65. Individuals who used to be covered by CHAMPVA and are now over age 65 can reapply for benefits and individuals who never were eligible for CHAMPVA and now meet the basic CHAMPVA eligibility requirements can apply and be covered.

To be covered by CHAMPVA for Life, you must meet CHAMPVA requirements, be over age 65 and:

- If you are eligible for MEDICARE and your 65th birthday is on or after June 5, 2001, you must elect and pay for Part B to get CFL.
- If you are eligible for MEDICARE and your 65th birthday was before June 5, 2001, and you had Part A and B, you must keep Part B. If you only had

Part A, you do not need to purchase Part B to be covered by CFL.

CHAMPVA for Life covers all the same services as CHAMPVA. CHAMPVA for Life will be second payer after all other insurance coverage including MEDICARE. Here's a few other CHAMPVA for Life highlights:

- ✓ By combining MEDICARE and CHAMPVA for Life, most beneficiaries will have no out of pocket expenses except their annual MEDICARE deductible and their

MEDICARE Part B premiums.

✓ CHAMPVA for Life has an outpatient prescription benefit. If you qualify and use our Meds by Mail program, there are no co-pays. Your medication is free. Otherwise, you pay 25% of the allowable charge. To qualify for Meds by Mail you can't have any other insurance with a prescription benefit.

More information on CHAMPVA for Life is on a special toll free line with recorded information. This line is available 24 hours a day and the number is 888-289-2411.

Applications for CHAMPVA for Life are available from the VA's Health Administration Center. Contact information is at the end of the Newsletter.

CHAMPVA Meds by Mail Program Provides Free Medication!

One of the best benefits of the CHAMPVA program is the Meds by Mail program. Under this program, most medications can be delivered to your home and there are no co-pays — prescriptions are free!

Starting in late fall 2001, Meds by Mail will be expanded to include controlled drugs. To use Meds by Mail, you cannot have any other insurance that provides a prescription drug benefit. To register for Meds by Mail, contact the VA's Health Administration Center.

Looking for a Local Pharmacy that Accepts CHAMPVA?

To save time and money in having your prescriptions filled, the HAC has partnered with Medical Matrix who electronically processes pharmacy claims nationwide, including Puerto Rico, Guam, and the Virgin Islands. Beneficiaries will be serviced through a nationwide network of approximately 45,000 retail and internet pharmacies.

When you use a Medical Matrix pharmacy, the pharmacy will collect your cost share (25% of the allowable charge) after satisfaction of your annual deductible and will submit a claim to CHAMPVA - saving you time.

To find a Medical Matrix network in your area you can access their website from www.va.gov/hac, select *Medical Matrix*, then select *click here* in the paragraph and the *Pharmacy Locator* will appear. Fill in the information you desire or call 800-880-1377.

Need a Provider That Accepts CHAMPVA?

Because CHAMPVA is a fee-for-service health plan, we do not have a network of providers. Beneficiaries are free to go to any provider they wish. Some providers do not accept CHAMPVA and so you will likely have to pay the doctor and file a claim with CHAMPVA.

It may take a little work to find a provider who accepts CHAMPVA.

First, in cooperation with the Department of Defense and the TRICARE program, you can check for a TRICARE provider on the TRICARE web site. Once you locate a local TRICARE provider you can ask them about CHAMPVA.

To get to the TRICARE web site, go to www.tricare.osd.mil. Go to the pull down menu and select *Provider Directory* and then do a search for a *TRICARE Standard* provider in your area. For those without web access, contact the VA Health Administration Center (contact information at the end of the Newsletter).

If your doctor does not want to take CHAMPVA, we recommend you explain that CHAMPVA is not the same as TRICARE and give them a copy of Fact Sheet 16 - CHAMPVA Fact Sheet for Office Managers. You can download this fact sheet from our web site or call or e-mail us and we will mail you a copy.

New CHAMPVA Benefit

Effective earlier this year, CHAMPVA added diabetes education as a covered benefit as long as this was ordered and monitored by a doctor.

CHAMPVA Information on the Web

Those of you who have access to the web can obtain a tremendous amount of information from our

Staying in Touch. We continue to receive mailings that are returned to us because of *bad* addresses. Our telephone representatives will continue asking you to verify your address as well as your current telephone number with every call. Please make an effort to routinely inform us of any change to your address or phone number.

web site at www.va.gov/hac.

We've put the Policy Manual on the web so you can see the same thing our benefits advisors can. The CHAMPVA Handbook is also on the web, so if you lost yours, you can check the same information on our web site.

We have placed all CHAMPVA related forms on our site. You can obtain an application, a Meds by Mail registration form, a Meds by Mail refill form, an Other Health Insurance Certificate and other forms by selecting FORMS from the left panel on our home page. We have created more than 20 new fact sheets about CHAMPVA which you can find and download from our web site. A list of the fact sheets is listed on the last page.

To read any of our forms or fact sheets, you need to have Adobe Acrobat Reader 4.0 or higher. Our web site has a link to Adobe so you can download the latest version for free.

Claims Filing Tips

- ✓ Our automated imaging system cannot read a two-sided document, so whenever you can, be sure you copy documents only on one side of a page.
- ✓ The number one reason claims are returned is missing medical and pharmacy codes.
- ✓ The number two reason claims are returned is missing or incomplete Other Health Information (OHI).

Other Health Insurance (OHI)

If you start, stop or change insurance coverage by anyone (including MEDICARE), please let us know. OHI impacts on how we process your claim and if your OHI certification is out of date,

your claims may not be processed. Each time you change coverage, send us an OHI Certification, VA Form 10-7959c. You can find the form on our web site at www.va.gov/hac or you can request one from the VA Health Administration Center.

CHAMPVA Inhouse Treatment Initiative (CITI)

The CHAMPVA Inhouse Treatment Initiative (CITI) pronounced "city" is a voluntary program that allows for the treatment of CHAMPVA beneficiaries at VA Medical Centers. There is no cost share for the CHAMPVA beneficiary treatment at a VA Medical Center. Each VA Medical Center that participates in the CITI pro-

gram offers different services based on unused capacity. If you are interested in the Program and have questions, please call us at 800-733-8387 or e-mail us at hac.inq@med.va.gov.

Benefit Limit - Speech Therapy

Just a reminder that CHAMPVA cannot pay for speech therapy for beneficiaries who are age 3 to 21 if the therapy is being provided through the public school system. This is because the *Individuals with Disabilities Education Act* requires these costs to be paid by the state.

Note From the Director

I know that one of the biggest problems you have with CHAMPVA is getting through to our phone center. Our hours are limited and our phone lines are busy almost constantly. We've begun a year long effort to upgrade the phone center starting with a new phone switch and software. Unfortunately, it looks like this is going to take almost a year to complete. In the meantime, we have made some minor adjustments to the phone center hours to increase the number of staff available to answer calls. In addition, the VA has funded additional staff members. We have finished hiring these individuals and they are now in training that will last until the end of August. We will then have more people who can assist you.

For those of you with e-mail capability, I would suggest you e-mail your questions and concerns to us at hac.inq@med.va.gov.

I know that writing us can take a lot of time, but this is another way to ask your questions if you are not in a hurry. The address is at the end of this newsletter.

The staff here at the Center, and the Veterans Health Administration is committed to improving the phone center operation and we will continue to try to speed the replacement process along ...please be patient with us as we go through this major change.

Thanks for continuing to be more patient than humanly possible!

R. Charlip, FACHE, FAAMA
Director

FACT SHEETS

We now have new fact sheets for most aspects of all our programs. These fact sheets can be downloaded from our web site at www.va.gov/hac - select *FACT SHEETS* from the left panel or you can call, write or e-mail us for one. Here is the list of the latest fact sheets:

- 01-1 Mental Health and Substance Use Disorder Benefits
- 01-2 School Certifications
- 01-3 Eligibility
- 01-4 CHAMPVA Program
- 01-5 FMP (Foreign Medical Program)
- 01-6 SB Program (Spina Bifida Program)
- 01-7 CHAMPVA General Information
- 01-8 CHAMPVA Durable Medical Equipment (DME)
- 01-9 Pharmacy Billing Agents
- 01-10 Spina Bifida Payment Methodology
- 01-11 CHAMPVA Payment Methodology
- 01-12 Spina Bifida Fact Sheet for Providers & Office Managers
- 01-13 SB, What Conditions Need Support Documentation
- 01-14 VA's Health Administration Center
- 01-15 Participating Providers
- 01-16 CHAMPVA Fact Sheet for Office Managers
- 01-17 FMP Fact Sheet for Office Managers
- 01-18 CHAMPVA Inhouse Treatment Initiative (CITI) Program
- 01-19 Electronic Data Interchange (EDI)
- 01-20 Health Insurance Portability & Accountability Act (HIPAA)
- 01-21 Mail Management
- 01-22 Supplemental Insurance
- 01-23 CHAMPVA-OHI
- 01-24 Pharmacy Benefits
- 01-25 CFL (CHAMPVA for Life)
- 01-26 Children of Women Vietnam Veterans (CWVV)
- 01-27 CWVV Payment Methodology

Health Administration Center Program Addresses

CHAMPVA

*Including resubmissions,
inquiries, Other Health
Insurance forms and
activities not having their
own PO Box #*

PO Box 65023
Denver, CO 80206-9023

CHAMPVA Claims

PO Box 65024
Denver, CO 80206-9024

Eligibility

PO Box 469028
Denver, CO 80246-9024

You can also e-mail us at:

hac.inq@med.va.gov

or call toll free

800-733-8387